

**Information to identify the case:**

Debtor 1	<u>Kollette Lynn Taylor</u>	Social Security number or ITIN	xxx-xx-2800
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-30573-CMG		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Kollette Lynn Taylor

1/17/24

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Kollette Lynn Taylor  
Debtor

Case No. 18-30573-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Jan 17, 2024

User: admin  
Form ID: 3180W

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Total Noticed: 187

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 19, 2024:

Recip ID	Recipient Name and Address
db	+ Kollette Lynn Taylor, 126 Hidden Trail, North Plainfield, NJ 07060-3924
517815972	+ ACB Receivables Management, Po Box 350, Asbury Park, NJ 07712-0350
517815973	+ ACB Receivables Management, 19 Main St, Asbury Park, NJ 07712-7012
517815975	Avenue, c/o JH Portfolios, 5757 Phanpon Drive, Suite 225, Hazelwood, MO 63042
517883578	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 788, Kirkland, WA 98083-0788
517815988	+ Capital One Bank, 323 W. Lakeside Avenue, #200, Cleveland, OH 44113-1009
517815990	+ Capital One Bank c/o, Hayt Hayt & Landau, 2 Industrial Way West, P.O. Box 500, Eatontown, NJ 07724-0500
517815993	+ Citgo Card, P.O. Box 6401, Sioux Falls, SD 57117-6401
517815992	+ Citgo c/o, Portfolio Recovery, 120 Corporate Blvd., Suite 100, Norfolk, VA 23502-4952
517816033	+ First Saving Bank / Blaze, 5501 S Broadband Ln, Sioux Falls, SD 57108-2253
517816037	+ Genesis Financial Solutions, 8705 Sw Nimbus Ave Ste 3, Beaverton, OR 97008-4000
517816040	+ Gettington, c/o Faloni & Associates, 165 Passaic Avenue, Ste. 301B, Fairfield, NJ 07004-3592
517816041	+ Gettington c/o, Faloni & Associates, PO Box 1285, Caldwell, NJ 07007-1285
517816055	+ Kohl's, c/o Altran Financial, PO Box 610, Sauk Rapids, MN 56379-0610
517816058	+ Lane Bryant c/o, Contract Callers Inc., PO Box 2207, Augusta, GA 30903-2207
517816069	+ Mabt/contfin, 121 Continental Dr Ste 1, Newark, DE 19713-4326
517816071	+ Macy's, c/o ARS, 201 West Grand Avenue, Escondido, CA 92025-2603
517816072	+ Matrix, c/o Oilphant Financial, 1800 2nd Street, Suite 603, Sarasota, FL 34236-5990
517816087	+ Monterey County Bank, Po Box 4499, Beaverton, OR 97076-4499
517816118	+ Rjm Acq Llc, 575 Underhill Blvd, Syosset, NY 11791-3426
517816117	+ Rjm Acq Llc, 575 Underhill Blvd Suite 224, Syosset, NY 11791-3416
517816123	+ Select Portfolio Servicing, P.O. Box 65587, Salt Lake City, UT 84165-0587
517816142	+ State Of Nj Highed Ed, 4 Quakerbridge Plaza, Trenton, NJ 08619-1241
517816138	+ State of New Jersey, c/o Office of the Attorney General, Hughes Justice Complex, 25 West Market Street CN-080, Trenton, NJ 08611-2148
517816137	+ State of New Jersey, Division of Taxation, 50 Barrack Street, P.O. Box 269, Trenton, NJ 08602-0269
517816140	State of New York, Office of the Attorney General, State Capital, Albany, NY 12224
517818567	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517816165	+ TJX c/o, Portfolio Recovery, 120 Corporate Blvd., Suite 100, Norfolk, VA 23502-4952
517816161	+ Target, c/o RFR Assets, 4510 West 77th Street, Minneapolis, MN 55435-5505
517816178	+ Walmart c/o, Convergent Outsourcing, 800 SW 39th Streett, Suite 100, Renton, WA 98057-4927

TOTAL: 30

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 17 2024 20:45:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 17 2024 20:45:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517815950	+ Email/Text: bankruptcynotices@aarons.com	Jan 17 2024 20:45:00	Aaron Sales & Lease Ow, 1015 Cobb Place Blvd Nw, Kennesaw, GA 30144-3672

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517815965	+ Email/Text: bankruptcynotices@aarons.com	Jan 17 2024 20:45:00	Aaron's Sales & Lease, 1015 Cobb Place Blvd Nw, Kennesaw, GA 30144-3672
517815958	+ Email/Text: bankruptcynotices@aarons.com	Jan 17 2024 20:45:00	Aaron's Sales & Lease, Attn: Bankruptcy, Po Box 100039, Kennesaw, GA 30156-9239
517815974	+ EDI: PRA.COM	Jan 18 2024 01:30:00	Amazon, c/o Portfolio Recovery, 120 Corporate Blvd., Suite 100, Norfolk, VA 23502-4952
517815976	+ Email/Text: pcabkt@phillips-cohen.com	Jan 17 2024 20:44:00	Barclays, c/o Philips & Cohan, 1002 Justison Street, Wilmington, DE 19801-5148
517815977	+ EDI: TSYS2	Jan 18 2024 01:30:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
517815978	+ EDI: TSYS2	Jan 18 2024 01:30:00	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
517815981	EDI: CAPITALONE.COM	Jan 18 2024 01:30:00	Capital 1 Bank, Po Box 85520, Richmond, VA 23285
517816073	Email/Text: cfcbackoffice@contfinco.com	Jan 17 2024 20:44:00	Matrix, P.O. Box 8099, Newark, DE 19714
517816007	Email/Text: cfcbackoffice@contfinco.com	Jan 17 2024 20:44:00	Continental Finance Company, Attn: Bankruptcy, Po Box 8099, Newark, DE 19714
517816008	Email/Text: cfcbackoffice@contfinco.com	Jan 17 2024 20:44:00	Continental Finance Company, Pob 8099, Newark, DE 19714
517815979	+ EDI: CAPITALONE.COM	Jan 18 2024 01:30:00	Capital 1 Bank, Attn: Bankruptcy Dept., Po Box 30285, Salt Lake City, UT 84130-0285
517815985	+ EDI: PRA.COM	Jan 18 2024 01:30:00	Capital One, c/o Portfolio Recovery, 120 Corporate Blvd., Suite 100, Norfolk, VA 23502-4952
517815983	+ EDI: CAPITALONE.COM	Jan 18 2024 01:30:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517815984	+ EDI: CAPITALONE.COM	Jan 18 2024 01:30:00	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
517815986	+ EDI: CAPONEAUTO.COM	Jan 18 2024 01:30:00	Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517815987	+ EDI: CAPONEAUTO.COM	Jan 18 2024 01:30:00	Capital One Auto Finance, 3901 Dallas Pkwy, Plano, TX 75093-7864
517829168	+ EDI: AISACG.COM	Jan 18 2024 01:30:00	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517826330	+ EDI: AISACG.COM	Jan 18 2024 01:30:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
517815989	^ MEBN	Jan 17 2024 20:42:39	Capital One Bank, c/o Hayt, Hayt & Landau, LLC, Meridian Center 1, Two Industrial Way West PO Box 500, Eatontown, NJ 07724-0500
517855574	EDI: CAPITALONE.COM	Jan 18 2024 01:30:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517916223	Email/PDF: bncnotices@becket-lee.com	Jan 17 2024 21:02:50	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517815991	+ EDI: BLUESTEM	Jan 18 2024 01:30:00	Citfingerhut, 6250 Ridgewood Roa, Saint Cloud, MN 56303-0820
517815994	+ EDI: WFNNB.COM	Jan 18 2024 01:30:00	Comenity Bank/Avenue, Attention: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
517815995	+ EDI: WFNNB.COM	Jan 18 2024 01:30:00	Comenity Bank/Avenue, Po Box 182789, Columbus, OH 43218-2789
517815997	+ EDI: WFNNB.COM		

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		Jan 18 2024 01:30:00	Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
517815996	+ EDI: WFNNB.COM	Jan 18 2024 01:30:00	Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 182686, Columbus, OH 43218-2686
517815998	+ EDI: WFNNB.COM	Jan 18 2024 01:30:00	Comenity Bank/Lane Bryant, Po Box 182789, Columbus, OH 43218-2789
517816004	+ EDI: WFNNB.COM	Jan 18 2024 01:30:00	Comenity Bank/Torrid, Po Box 182789, Columbus, OH 43218-2789
517816003	+ EDI: WFNNB.COM	Jan 18 2024 01:30:00	Comenity Bank/Torrid, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
517816000	+ EDI: WFNNB.COM	Jan 18 2024 01:30:00	Comenity Bank/Inbryant, 4590 E Broad St, Columbus, OH 43213-1301
517816001	+ EDI: WFNNB.COM	Jan 18 2024 01:30:00	Comenity Bank/roamans, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
517816002	+ EDI: WFNNB.COM	Jan 18 2024 01:30:00	Comenity Bank/roamans, Po Box 182789, Columbus, OH 43218-2789
517816006	+ EDI: WFNNB.COM	Jan 18 2024 01:30:00	Comenity Capital Bank/HSN, Po Box 182120, Columbus, OH 43218-2120
517816005	EDI: WFNNB.COM	Jan 18 2024 01:30:00	Comenity Capital Bank/HSN, Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218
517816009	+ Email/Text: signed.order@pfwattorneys.com	Jan 17 2024 20:44:00	Credit One, c/o Pressler Felt & Warshaw, 7 Entin Road, Parsippany, NJ 07054-5020
517816011	+ Email/PDF: creditonebknottifications@resurgent.com	Jan 17 2024 21:03:12	Credit One Bank, Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873
517816010	+ Email/PDF: creditonebknottifications@resurgent.com	Jan 17 2024 21:02:45	Credit One Bank, Po Box 98873, Las Vegas, NV 89193-8873
517816013	+ Email/PDF: creditonebknottifications@resurgent.com	Jan 17 2024 21:03:42	Credit One Bank, Po Box 98875, Las Vegas, NV 89193-8875
517816176	EDI: CITICORP	Jan 18 2024 01:30:00	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
517816177	EDI: CITICORP	Jan 18 2024 01:30:00	Visa Dept Store National Bank/Macy's, Po Box 8218, Mason, OH 45040
517816021	EDI: CITICORP	Jan 18 2024 01:30:00	Dsnb Bloomingdales, 9111 Duke Blvd, Mason, OH 45040
517816020	EDI: CITICORP	Jan 18 2024 01:30:00	Dsnb Bloomingdales, Attn: Recovery 'Bk', Po Box 9111, Mason, OH 45040
517816018	+ Email/Text: deptbankruptcy@deltacommunitycu.com	Jan 17 2024 20:45:00	Delta Ccu, 1025 Virginia Ave, Atlanta, GA 30354-1319
517816016	+ Email/Text: deptbankruptcy@deltacommunitycu.com	Jan 17 2024 20:45:00	Delta Ccu, Attention: Bankruptcy Department, Po Box 20541, Atlanta, GA 30320-2541
517816022	Email/Text: bankruptcycourts@equifax.com	Jan 17 2024 20:44:00	Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
517816023	Email/Text: bankruptcycourts@equifax.com	Jan 17 2024 20:44:00	Equifax Credit Info. Services, Inc., P.O. Box 740241, Atlanta, GA 30374
517816024	^ MEBN	Jan 17 2024 20:41:35	Experian, P.O. Box 2002, Allen, TX 75013-2002
517816025	^ MEBN	Jan 17 2024 20:40:58	Experian, P.O. Box 4500, Allen, TX 75013-1311
517816031	Email/Text: BNSFN@capitalsvcs.com	Jan 17 2024 20:44:00	First Nataional Bank/Legacy, 500 East 60th St North, Sioux Falls, SD 57104
517816030	Email/Text: BNSFN@capitalsvcs.com	Jan 17 2024 20:44:00	First Nataional Bank/Legacy, Attn: Bankruptcy, Po Box 5097, Sioux Falls, SD 57117

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517816035	Email/Text: BNSFS@capitalsvcs.com	Jan 17 2024 20:44:00	First Savings Credit Card, 500 East 60th St North, Sioux Falls, SD 57104
517816034	Email/Text: BNSFS@capitalsvcs.com	Jan 17 2024 20:44:00	First Savings Credit Card, Attn: Bankruptcy Department, Po Box 5019, Sioux Falls, SD 57117
517816032	Email/Text: BNBLAZE@capitalsvcs.com	Jan 17 2024 20:44:00	First Saving Bank / Blaze, Attn: Bankruptcy, Po Box 5096, Sioux Falls, SD 57117
517816026	^ MEBN	Jan 17 2024 20:41:53	Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
517816027	^ MEBN	Jan 17 2024 20:42:11	Financial Recoveries, 200 East Park Driv, Mount Laurel, NJ 08054-1297
517816029	+ EDI: BLUESTEM	Jan 18 2024 01:30:00	Fingerhut, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
517816036	+ EDI: PHINGENESIS	Jan 18 2024 01:30:00	Genesis Financial Solutions, Attn: Bankruptcy, Po Box 4865, Beaverton, OR 97076-4865
517816038	+ EDI: BLUESTEM	Jan 18 2024 01:30:00	Gettington, P.O. Box 1500, Saint Cloud, MN 56395-1500
517816039	+ EDI: BLUESTEM	Jan 18 2024 01:30:00	Gettington, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
517816043	+ Email/Text: enotifications@santanderconsumerusa.com	Jan 17 2024 20:45:00	HSBC Auto Finance / Santander, Po Box 961245, Fort Worth, TX 76161-0244
517816042	+ Email/Text: enotifications@santanderconsumerusa.com	Jan 17 2024 20:45:00	HSBC Auto Finance / Santander, Santander Consumer USA, Po Box 961245, Fort Worth, TX 76161-0244
517816046	Email/Text: bankruptcy@hsn.net	Jan 17 2024 20:45:00	HSN, P.O. Box 9090, Clearwater, FL 33758-9090
517816047	+ Email/Text: signed.order@pfwattorneys.com	Jan 17 2024 20:44:00	HSN, c/o Pressler, Felt & Warshaw, 7 Entin Road, Parsippany, NJ 07054-5020
517816045	EDI: WFNNB.COM	Jan 18 2024 01:30:00	HSN, PO Box 659707, San Antonio, TX 78265
517816044	+ EDI: HFC.COM	Jan 18 2024 01:30:00	Hsbc Bank, 95 Washington Street, Buffalo, NY 14203-3006
518394338	EDI: IRS.COM	Jan 18 2024 01:30:00	IRS, POB 7346, Philadelphia, PA 19101-7346
517816049	+ EDI: PRA.COM	Jan 18 2024 01:30:00	JC Penny, c/o Portfolio Recovery, 120 Corporate Blvd., Suite 100, Norfolk, VA 23502-4952
517816028	EDI: BLUESTEM	Jan 18 2024 01:30:00	Fingerhut, Attn: Bankruptcy, Po Box 1250, Saint Cloud, MN 56395
517816052	+ Email/Text: bknotificationdistribution@jhcapiatgroup.com	Jan 17 2024 20:45:00	Jn Portfolio Debt Equities, LLC, 5757 Phantom Dr Ste 225, Hazelwood, MO 63042-2429
517816050	+ Email/Text: bknotificationdistribution@jhcapiatgroup.com	Jan 17 2024 20:45:00	Jn Portfolio Debt Equities, LLC, Attn: Bankruptcy, 5757 Phantom Dr. Ste 225, Hazelwood, MO 63042-2429
517816054	Email/Text: PBNCNotifications@peritussservices.com	Jan 17 2024 20:44:00	Kohl's, P.O. Box 2983, Milwaukee, WI 53201-2983
517816057	+ Email/Text: PBNCNotifications@peritussservices.com	Jan 17 2024 20:44:00	Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
517816056	+ Email/Text: PBNCNotifications@peritussservices.com	Jan 17 2024 20:44:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
519916147	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 17 2024 21:03:09	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
519916148	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 17 2024 20:51:27	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587

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517816062	^	MEBN	Jan 17 2024 20:41:21	LVNV Funding c/o, Stenger & Stenger, 2618 East Paris Avenue SE, Grand Rapids, MI 49546-2458
517931600		Email/PDF: resurgentbknotifications@resurgent.com	Jan 17 2024 21:03:00	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517889397		Email/PDF: resurgentbknotifications@resurgent.com	Jan 17 2024 20:51:27	LVNV Funding, LLC, c/o Resurgent Capital Services, PO BOX 10587, Greenville, SC 29603-0587
517816065	+	Email/PDF: resurgentbknotifications@resurgent.com	Jan 17 2024 21:02:51	LVNV Funding/Resurgent Capital, Po Box 1269, Greenville, SC 29602-1269
517816063	+	Email/PDF: resurgentbknotifications@resurgent.com	Jan 17 2024 21:02:43	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
517816059	+	EDI: WFNNB.COM	Jan 18 2024 01:30:00	Lane Bryant Retail/soa, 450 Winks Ln, Bensalem, PA 19020-5932
517816060		EDI: SYNC	Jan 18 2024 01:30:00	Lord & Taylor, P.O. Box 960035, Orlando, FL 32896-0035
517816061	+	EDI: Q3GTBI	Jan 18 2024 01:30:00	Lord & Taylor, c/o The Bureaus, 650 Dundee Road, Suite 370, Northbrook, IL 60062-2757
517859364		Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 17 2024 20:50:08	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517816067	+	EDI: PHINGENESIS	Jan 18 2024 01:30:00	Mabt - Genesis Retail, Bankcard Services, Po Box 4477, Beaverton, OR 97076-4401
517816068	+	EDI: PHINGENESIS	Jan 18 2024 01:30:00	Mabt - Genesis Retail, Po Box 4499, Beaverton, OR 97076-4499
517816074	+	Email/Text: bknotices@fbcs-inc.com	Jan 17 2024 20:44:00	Merrick Bank, c/o FBCS, 330 South Warminster Road, Suite 353, Hatboro, PA 19040-3433
517816076	+	Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 17 2024 21:02:44	Merrick Bank/CardWorks, Po Box 9201, Old Bethpage, NY 11804-9001
517816075	+	Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 17 2024 20:50:34	Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
517816077	+	Email/Text: bankruptcydpt@mcmcg.com	Jan 17 2024 20:45:00	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
517874836	+	Email/Text: bankruptcydpt@mcmcg.com	Jan 17 2024 20:45:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517816086	+	Email/Text: pattie@montereycountybank.com	Jan 17 2024 20:45:00	Monterey County Bank, 601 Munras Ave, Monterey, CA 93940-3107
517840510		Email/Text: nys.dtf.bncnotice@tax.ny.gov	Jan 17 2024 20:45:00	NY State Dept of Taxation and Finance, Bankruptcy Section, PO Box 5300, Albany, NY 12205-0300
517816109		EDI: PRA.COM	Jan 18 2024 01:30:00	Portfolio Recovery, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
517936359		EDI: PRA.COM	Jan 18 2024 01:30:00	Portfolio Recovery Associates, LLC, C/O Capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
517929720		EDI: PRA.COM	Jan 18 2024 01:30:00	Portfolio Recovery Associates, LLC, c/o Amazon.com, POB 41067, Norfolk VA 23541
517937133		EDI: PRA.COM	Jan 18 2024 01:30:00	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
517929714		EDI: PRA.COM	Jan 18 2024 01:30:00	Portfolio Recovery Associates, LLC, c/o Citgo, POB 41067, Norfolk VA 23541
517929711		EDI: PRA.COM	Jan 18 2024 01:30:00	Portfolio Recovery Associates, LLC, c/o Jc Penney, POB 41067, Norfolk VA 23541

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517929715	EDI: PRA.COM	Jan 18 2024 01:30:00	Portfolio Recovery Associates, LLC, c/o Tjx, POB 41067, Norfolk VA 23541
517816085	Email/Text: signed.order@pfwattorneys.com	Jan 17 2024 20:44:00	Midland Funding c/o, Pressler, Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054
517816089	+ Email/PDF: clerical@simmassociates.com	Jan 17 2024 21:03:19	Paypal, c/o Simm Associates, 800 Pencader Drive, Newark, DE 19702-3354
517816088	+ Email/Text: recovery@paypal.com	Jan 17 2024 20:44:00	Paypal, 2211 N. First Street, San Jose, CA 95131-2021
517816097	+ Email/Text: Bankruptcy@pinnaclefcu.com	Jan 17 2024 20:45:00	Pinnacle Fed Cr Un, 135 Raritan Center, Edison, NJ 08837-3625
517816090	+ Email/Text: Bankruptcy@pinnaclefcu.com	Jan 17 2024 20:45:00	Pinnacle Fed Cr Un, 135 Raritan Center Pkwy, Edison, NJ 08837-3625
517816104	+ EDI: PRA.COM	Jan 18 2024 01:30:00	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
517816114	+ Email/Text: signed.order@pfwattorneys.com	Jan 17 2024 20:44:00	QVC, c/o Pressler Felt & Warshaw, 7 Entin Road, Parsippany, NJ 07054-5020
517861928	EDI: Q3G.COM	Jan 18 2024 01:30:00	Quantum3 Group LLC as agent for, JH Portfolio Debt Equities LLC, PO Box 788, Kirkland, WA 98083-0788
517816116	^ MEBN	Jan 17 2024 20:41:16	Raymour & Flanigan, PO Box 130, Liverpool, NY 13088-0130
517971220	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Jan 17 2024 20:44:00	State of New Jersey, Department of the Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
517921396	+ Email/Text: bncmail@w-legal.com	Jan 17 2024 20:45:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
517816119	+ Email/Text: bankruptcy@savit.com	Jan 17 2024 20:45:00	SaVit Collection Agency, Attn: Bankruptcy, Po Box 250, East Brunswick, NJ 08816-0250
517816120	+ Email/Text: bankruptcy@savit.com	Jan 17 2024 20:45:00	SaVit Collection Agency, 46 W Ferris St, East Brunswick, NJ 08816-2159
517816124	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jan 17 2024 20:45:00	Select Portfolio Servicing, 3815 South West Temple St, Salt Lake City, UT 84115
517816121	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jan 17 2024 20:45:00	Select Portfolio Servicing, Po Box 65250, Salt Lake City, UT 84165-0250
517816127	+ Email/Text: clientservices@simonsagency.com	Jan 17 2024 20:45:00	Simons Agency, Inc., Attn: Bankruptcy, 4963 Wintersweet Dr., Liverpool, NY 13088-2176
517816132	+ Email/Text: clientservices@simonsagency.com	Jan 17 2024 20:45:00	Simons Agency, Inc., 4963 Wintersweet Dr, Liverpool, NY 13088-2176
517816141	Email/Text: nys.dtf.bncnotice@tax.ny.gov	Jan 17 2024 20:45:00	State of New York, Department of Taxation and Finance, WA Harriman State Campus, Albany, NY 12227-0001
517816139	Email/Text: nys.dtf.bncnotice@tax.ny.gov	Jan 17 2024 20:45:00	State of New York, Department of Taxation and Finance, Bankruptcy Section, P.O. Box 5300, Albany, NY 12205-0300
517827597	+ Email/Text: clientservices@simonsagency.com	Jan 17 2024 20:45:00	Summit Medical Group, C/O Simon's Agency Inc., PO Box 5026, Syracuse, NY 13220-5026
517816143	+ EDI: SYNC	Jan 18 2024 01:30:00	Syncb Bank/American Eagle, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517816144	+ EDI: SYNC	Jan 18 2024 01:30:00	Syncb Bank/American Eagle, Po Box 965005, Orlando, FL 32896-5005
517816145	+ EDI: SYNC	Jan 18 2024 01:30:00	Syncb/citgo, Attn: Bankruptcy, Po Box 965060,



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			Orlando, FL 32896-5060
517816146	+ EDI: SYNC	Jan 18 2024 01:30:00	Syncb/citgo, C/o Po Box 965004, Orlando, FL 32896-0001
517816147	+ EDI: SYNC	Jan 18 2024 01:30:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517816148	+ EDI: SYNC	Jan 18 2024 01:30:00	Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007
517816149	+ EDI: SYNC	Jan 18 2024 01:30:00	Synchrony Bank/Amazon, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517816151	+ EDI: SYNC	Jan 18 2024 01:30:00	Synchrony Bank/Amazon, Po Box 965015, Orlando, FL 32896-5015
517816154	+ EDI: SYNC	Jan 18 2024 01:30:00	Synchrony Bank/QVC, Po Box 965018, Orlando, FL 32896-5018
517816153	+ EDI: SYNC	Jan 18 2024 01:30:00	Synchrony Bank/QVC, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517816156	+ EDI: SYNC	Jan 18 2024 01:30:00	Synchrony Bank/TJX, Po Box 965015, Orlando, FL 32896-5015
517816155	+ EDI: SYNC	Jan 18 2024 01:30:00	Synchrony Bank/TJX, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517816157	+ EDI: SYNC	Jan 18 2024 01:30:00	Synchrony Bank/Walmart, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517816158	+ EDI: SYNC	Jan 18 2024 01:30:00	Synchrony Bank/Walmart, Po Box 965024, Orlando, FL 32896-5024
517919749	+ Email/Text: bncmail@w-legal.com	Jan 17 2024 20:45:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
517816160	+ EDI: WTRRN BANK.COM	Jan 18 2024 01:30:00	Target, Po Box 673, Minneapolis, MN 55440-0673
517816159	EDI: WTRRN BANK.COM	Jan 18 2024 01:30:00	Target, Target Card Services, Mail Stop NCB-0461, Minneapolis, MN 55440
517816162	+ EDI: WTRRN BANK.COM	Jan 18 2024 01:30:00	Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
517816164	+ EDI: Q3GTBI	Jan 18 2024 01:30:00	The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507
517816163	+ EDI: Q3GTBI	Jan 18 2024 01:30:00	The Bureaus Inc, Attn: Bankruptcy, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757
517816166	+ EDI: WFNNB.COM	Jan 18 2024 01:30:00	Torrid, P.O. Box 182789, Columbus, OH 43218-2789
517816167	+ Email/Text: signed.order@pfwattorneys.com	Jan 17 2024 20:44:00	Torrid, c/o Pressler, Felt and Warshaw, 7 Entin Road, Parsippany, NJ 07054-5020
517816168	^ MEBN	Jan 17 2024 20:41:09	TransUnion Consumer Solutions, P.O. Box 2000, Crum Lynne, PA 19022
517816169	^ MEBN	Jan 17 2024 20:41:13	TransUnion LLC, 2 Baldwin Place, PO Box 1000, Chester, PA 19016-1000
517936318	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jan 17 2024 20:45:00	U.S. Bank National Association, as trustee, on beh, PO BOX 65250, Salt Lake City, UT 84165-0250
517932018	Email/Text: electronicbkydocs@nelnet.net	Jan 17 2024 20:45:00	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON WI 53708-8973
517816172	+ Email/Text: electronicbkydocs@nelnet.net	Jan 17 2024 20:45:00	US Department of Education/Great Lakes, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860

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517816174	+ Email/Text: electronicbkydocs@nelnet.net	Jan 17 2024 20:45:00	US Department of Education/Great Lakes, Po Box 7860, Madison, WI 53707-7860
517816170	+ Email/Text: usanj.njbankr@usdoj.gov	Jan 17 2024 20:45:00	United States Attorney, Peter Rodino Federal Building, 970 Broad Street, Ste. 700, Newark, NJ 07102-2527
517816171	+ Email/Text: electronicbkydocs@nelnet.net	Jan 17 2024 20:45:00	Us Dept Of Ed/glelsi, Po Box 7860, Madison, WI 53707-7860
517816180	+ EDI: PHINGENESIS	Jan 18 2024 01:30:00	Web Bank, 8405 Sw Nimbus Ave, Beaverton, OR 97008-7185
517816179	+ EDI: BLUESTEM	Jan 18 2024 01:30:00	Web Bank, 215 S State St Ste 800, Salt Lake City, UT 84111-2339
517816182	+ EDI: BLUESTEM	Jan 18 2024 01:30:00	Webbank/Gettington, Attn: Bankruptcy, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
517816183	+ EDI: BLUESTEM	Jan 18 2024 01:30:00	Webbank/Gettington, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820

TOTAL: 157

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517816115		Raritan Bay Fed Cr Un
517816048	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court., Internal Revenue Service, P.O. Box 21126, Philadelphia, PA 19114-0326
518539056	*	IRS, POB 7346, Philadelphia, PA 19101-7346
518331479	*	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
517816126	*	Select Portfolio Servicing, Inc., 3815 South West Temple Street, Salt Lake City, UT 84115

TOTAL: 1 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 19, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 17, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
David G. Beslow	on behalf of Debtor Kollette Lynn Taylor yrodriguez@goldmanlaw.org

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yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;r64764@notify.bestcase.com;GoldmanBeslowLLC@jubileebk.net

Denise E. Carlon

on behalf of Creditor U.S. Bank National Association as trustee, on behalf of the holders of the Home Equity Asset Trust 2007-2 Home Equity Pass-Through Certificates, Series 2007-2 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Jason Brett Schwartz

on behalf of Creditor Capital One Auto Finance bkecf@friedmanvartolo.com bankruptcy@friedmanvartolo.com

Kevin Gordon McDonald

on behalf of Creditor U.S. Bank National Association as trustee, on behalf of the holders of the Home Equity Asset Trust 2007-2 Home Equity Pass-Through Certificates, Series 2007-2 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

Mark Goldman

on behalf of Debtor Kollette Lynn Taylor yrodriguez@goldmanlaw.org  
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;GoldmanBeslowLLC@jubileebk.net

Mark Goldman

on behalf of Trustee Albert Russo yrodriguez@goldmanlaw.org  
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;GoldmanBeslowLLC@jubileebk.net

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

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